



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on January 4, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

THOMAS J. ELLIS, SR. and PATRICIA A. ELLIS,
Debtors

Case No.: 16-17377 (KCF)

Chapter: 13

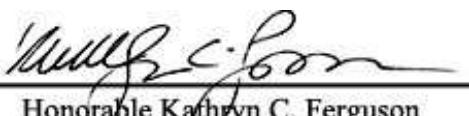
Hearing Date:

Judge: Kathryn C. Ferguson, Chief Judge

ORDER APPROVING MORTGAGE LOAN MODIFICATION

The relief set forth on the following pages is hereby **ORDERED**.

DATED: January 4, 2017


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtors: Thomas J. Ellis, Sr. and Patricia A. Ellis

Case No.: 16-17377 (KCF)

Re: ORDER APPROVING MORTGAGE LOAN MODIFICATION

THIS MATTER having come before the Court on application of debtors, Thomas J. Ellis, Sr. and Patricia A. Ellis, to approve mortgage loan modification with secured creditor, PNC Mortgage, and the Court having considered the motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this Order, it is hereby

ORDERED that the mortgage loan modification between Debtors and secured creditor be and is hereby approved; and it is further

ORDERED that communications and/or negotiations between Debtors and mortgagees/mortgage servicers about loan modification shall not be deemed a violation of the automatic stay, and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation; and it is further

ORDERED that in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall withdraw its Proof of Claim without prejudice or amend the arrearage portion of its Proof of Claim to the paid to date amount within thirty (30) days of completion of the loan modification; and it is further

ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the Proof of Claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and it is further

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Debtors: Thomas J. Ellis, Sr. and Patricia A. Ellis

Case No.: 16-17377 (KCF)

Re: ORDER APPROVING MORTGAGE LOAN MODIFICATION

ORDERED that in the event that the modification is not consummated; the secured creditor shall notify the Trustee and Debtors' attorney of same. Any money that was held by the Trustee pending the completion of the modification shall be paid to secured creditor; and it is further

ORDERED that in the event the Proof of Claim is withdrawn or amended, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and it is further

ORDERED that Debtors shall file an Amended Schedule J within twenty (20) days of the date of this Order.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Thomas J. Ellis, Sr.
 Patricia A. Ellis
 Debtors

Case No. 16-17377-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jan 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2017.

db/jdb +Thomas J. Ellis, Sr., Patricia A. Ellis, 6 Durham Court, Hillsborough, NJ 08844-2214

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor Deutsche Bank Trust Company Americas
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Denise E. Carlon on behalf of Creditor Deutsche Bank Trust Company Americas, as Trustee for
 Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series
 2006-QS3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Rex J. Roldan on behalf of Joint Debtor Patricia A. Ellis roldanlaw@comcast.net
 Rex J. Roldan on behalf of Debtor Thomas J. Ellis, Sr. roldanlaw@comcast.net

TOTAL: 6